

Bankruptcy Filing Trends in Oklahoma: 2000-2025



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Oklahoma

State at a Glance		
	Oklahoma	National
Population (7/1/2025)	4,123,288	341,784,857
- Change since April 2020	4.1%	3.1%
- Foreign Born	6.4%	14.1%
Size (Square Miles)	68,597	3,533,038
Median Household Income	\$65,039	\$80,734
Persons per Household	2.50	2.53
Per Capita Income	\$35,624	\$44,673
Median Home Value	\$199,800	\$332,700
Homeownership Rate	65.8%	65.2%
High School Graduate (or Higher)	89.4%	89.6%
College Graduate (or Higher)	28.3%	35.7%
Disabled	12.7%	9.3%
No Health Insurance	13.7%	9.6%
In Poverty	14.9%	10.6%
Source: U.S. Census Bureau January 2026		

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Bankruptcy Filings in Oklahoma Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	7,453	6,126	25	1,299	3
2024	6,609	5,438	20	1,149	2
2023	6,004	4,835	17	1,150	2
2022	5,143	4,265	17	858	3
2021	5,932	5,226	10	687	9
2020	7,484	6,489	23	960	12
2019	9,552	7,813	40	1,678	21
2018	9,530	7,826	21	1,677	6
2017	9,517	7,863	22	1,627	5
2016	9,183	7,567	37	1,570	9
2015	9,065	7,535	21	1,503	6
2014	9,955	8,276	33	1,639	7
2013	10,636	8,945	33	1,647	11
2012	11,970	10,000	27	1,929	14
2011	13,119	10,841	47	2,214	17
2010	14,980	12,409	87	2,470	14
2009	14,209	11,807	67	2,325	10
2008	11,224	8,942	48	2,225	9
2007	9,127	7,067	36	2,012	12
2006	7,145	5,379	39	1,716	11
2005	39,431	36,288	44	3,087	12
2004	26,652	23,502	63	3,080	7
2003	27,202	24,213	70	2,873	46
2002	24,497	21,706	61	2,694	36
2001	23,504	20,533	80	2,858	33
2000	19,279	16,479	79	2,699	22
*Chapters 9, 12 and 15					

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Total Bankruptcy Filings - Northern District of Oklahoma Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	1,997	1,765	4	228	0
2024	1,763	1,574	4	184	1
2023	1,514	1,330	1	183	0
2022	1,292	1,167	1	124	0
2021	1,495	1,382	2	110	1
2020	1,990	1,832	5	153	0
2019	2,655	2,352	13	280	10
2018	2,592	2,283	10	297	2
2017	2,622	2,318	5	297	2
2016	2,391	2,118	5	266	2
2015	2,527	2,229	2	295	1
2014	2,799	2,501	3	294	1
2013	3,123	2,777	6	339	1
2012	3,534	3,131	6	396	1
2011	3,796	3,371	10	412	3
2010	4,540	4,056	26	457	1
2009	4,225	3,832	10	383	0
2008	3,243	2,872	9	362	0
2007	2,685	2,280	9	396	0
2006	2,101	1,774	5	321	1
2005	10,963	10,258	12	693	0
2004	7,572	6,843	15	714	0
2003	7,710	7,041	17	647	5
2002	6,680	6,093	10	577	0
2001	5,896	5,372	29	492	3
2000	5,009	4,429	35	543	2
*Chapters 9, 12 and 15					

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Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	1,270	1,118	5	147	0
2024	1,064	951	6	107	0
2023	959	855	3	100	1
2022	750	680	1	69	0
2021	949	887	0	61	1
2020	1,235	1,153	2	79	1
2021	1,524	1,363	4	154	3
2018	1,450	1,300	3	146	1
2017	1,484	1,328	1	153	2
2016	1,397	1,252	2	137	6
2015	1,409	1,257	5	144	3
2014	1,553	1,409	8	134	2
2013	1,610	1,459	3	147	1
2012	1,862	1,673	2	183	4
2011	2,008	1,792	6	208	2
2010	2,345	2,092	11	236	6
2009	2,334	2,077	6	249	2
2008	1,810	1,553	7	249	1
2007	1,494	1,233	5	253	3
2006	1,155	922	20	209	4
2005	7,106	6,682	6	412	6
2004	4,905	4,483	14	407	1
2003	5,129	4,701	14	409	5
2002	4,746	4,374	9	356	7
2001	4,275	3,977	11	281	6
2000	3,651	3,392	16	237	6
*Chapters 9, 12 and 15					

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Total Bankruptcy Filings - Western District of Oklahoma Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	4,186	3,243	16	924	3
2024	3,782	2,913	10	858	1
2023	3,531	2,650	13	867	1
2022	3,101	2,418	15	665	3
2021	3,488	2,957	8	516	7
2020	4,259	3,504	16	728	11
2019	5,373	4,135	24	1,207	7
2018	5,488	4,243	8	1,234	3
2017	5,412	4,217	16	1,177	2
2016	5,395	4,197	30	1,167	1
2015	5,129	4,049	14	1,064	2
2014	5,603	4,366	22	1,211	4
2013	5,903	4,709	24	1,161	9
2012	6,574	5,196	19	1,350	9
2011	7,315	5,678	32	1,594	11
2010	8,095	6,261	50	1,777	7
2009	7,650	5,898	51	1,693	8
2008	6,171	4,517	32	1,614	8
2007	4,948	3,554	22	1,363	9
2006	3,889	2,683	14	1,186	6
2005	21,362	19,348	26	1,982	6
2004	14,175	12,176	34	1,959	6
2003	14,363	12,471	39	1,817	36
2002	13,071	11,239	42	1,761	29
2001	13,333	11,184	40	2,085	24
2000	10,619	8,658	28	1,919	14
*Chapters 9, 12 and 15					

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Business Bankruptcy Cases Filed - Oklahoma					
Years Ended December 31, 2000 - 2025					
CALENDAR YEAR	TOTAL FILINGS	CHAPTER 7	CHAPTER 11	CHAPTER 13	OTHER CASES*
2025	322	282	25	12	3
2024	221	185	20	14	2
2023	194	170	14	8	2
2022	152	123	17	9	3
2021	170	148	10	3	9
2020	222	179	22	9	12
2019	282	209	38	14	21
2018	221	184	16	15	6
2017	232	192	21	14	5
2016	229	180	32	8	9
2015	239	203	18	12	6
2014	235	186	31	11	7
2013	280	223	32	14	11
2012	311	263	19	15	14
2011	406	324	45	20	17
2010	541	418	82	27	14
2009	594	490	62	32	10
2008	460	380	45	26	9
2007	353	287	32	22	12
2006	236	173	36	16	11
2005	944	810	39	83	12
2004	659	524	59	69	7
2003	612	452	65	49	46
2002	607	471	55	45	36
2001	941	738	78	92	33
2000	876	684	78	92	22
* Chapters 9, 12 and 15					

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Business Bankruptcy Filings - Northern District of Oklahoma Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	101	95	4	2	0
2024	59	48	4	6	1
2023	71	70	1	0	0
2022	43	41	1	1	0
2021	40	37	2	0	1
2020	54	48	5	1	0
2019	75	50	12	3	10
2018	63	48	10	3	2
2017	59	49	5	3	2
2016	56	49	5	0	2
2015	62	58	1	2	1
2014	80	75	3	1	1
2013	84	74	6	3	1
2012	109	100	5	3	1
2011	141	122	10	6	3
2010	196	166	25	4	1
2009	205	183	10	12	0
2008	142	128	8	6	0
2007	129	113	5	11	0
2006	94	81	5	7	1
2005	378	332	12	34	0
2004	235	193	14	28	0
2003	280	234	16	25	5
2002	264	236	7	21	0
2001	503	431	28	41	3
2000	444	357	34	51	2
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Business Bankruptcy Filings - Eastern District of Oklahoma Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	31	23	5	3	0
2024	38	32	6	0	0
2023	21	16	3	1	1
2022	12	9	1	2	0
2021	12	11	0	0	1
2020	33	29	1	2	1
2019	43	36	4	0	3
2018	32	28	2	1	1
2017	30	27	1	0	2
2016	40	31	2	1	6
2015	37	28	5	1	3
2014	28	17	7	2	2
2013	43	39	3	0	1
2012	46	40	2	0	4
2011	48	38	5	3	2
2010	74	51	10	7	6
2009	87	76	6	3	2
2008	62	53	6	2	1
2007	51	41	5	2	3
2006	52	25	19	4	4
2005	117	97	4	10	6
2004	82	52	12	17	1
2003	70	43	14	8	5
2002	87	61	8	11	7
2001	95	66	11	12	6
2000	81	52	16	7	6
*Chapters 9, 12 and 15					

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Business Bankruptcy Filings - Western District of Oklahoma Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	190	164	16	7	3
2024	124	105	10	8	1
2023	102	84	10	7	1
2022	97	73	15	6	3
2021	118	100	8	3	7
2020	135	102	16	6	11
2019	164	124	23	10	7
2018	126	108	4	11	3
2017	143	116	15	10	2
2016	133	100	25	7	1
2015	140	117	12	9	2
2014	127	94	21	8	4
2013	153	110	23	11	9
2012	156	123	12	12	9
2011	216	164	30	11	11
2010	271	201	47	16	7
2009	302	231	46	17	8
2008	256	199	31	18	8
2007	173	133	22	9	9
2006	90	67	12	5	6
2005	449	381	23	39	6
2004	342	279	33	24	6
2003	262	175	35	16	36
2002	256	174	40	13	29
2001	343	241	39	39	24
2000	351	275	28	34	14
*Chapters 9, 12 and 15					

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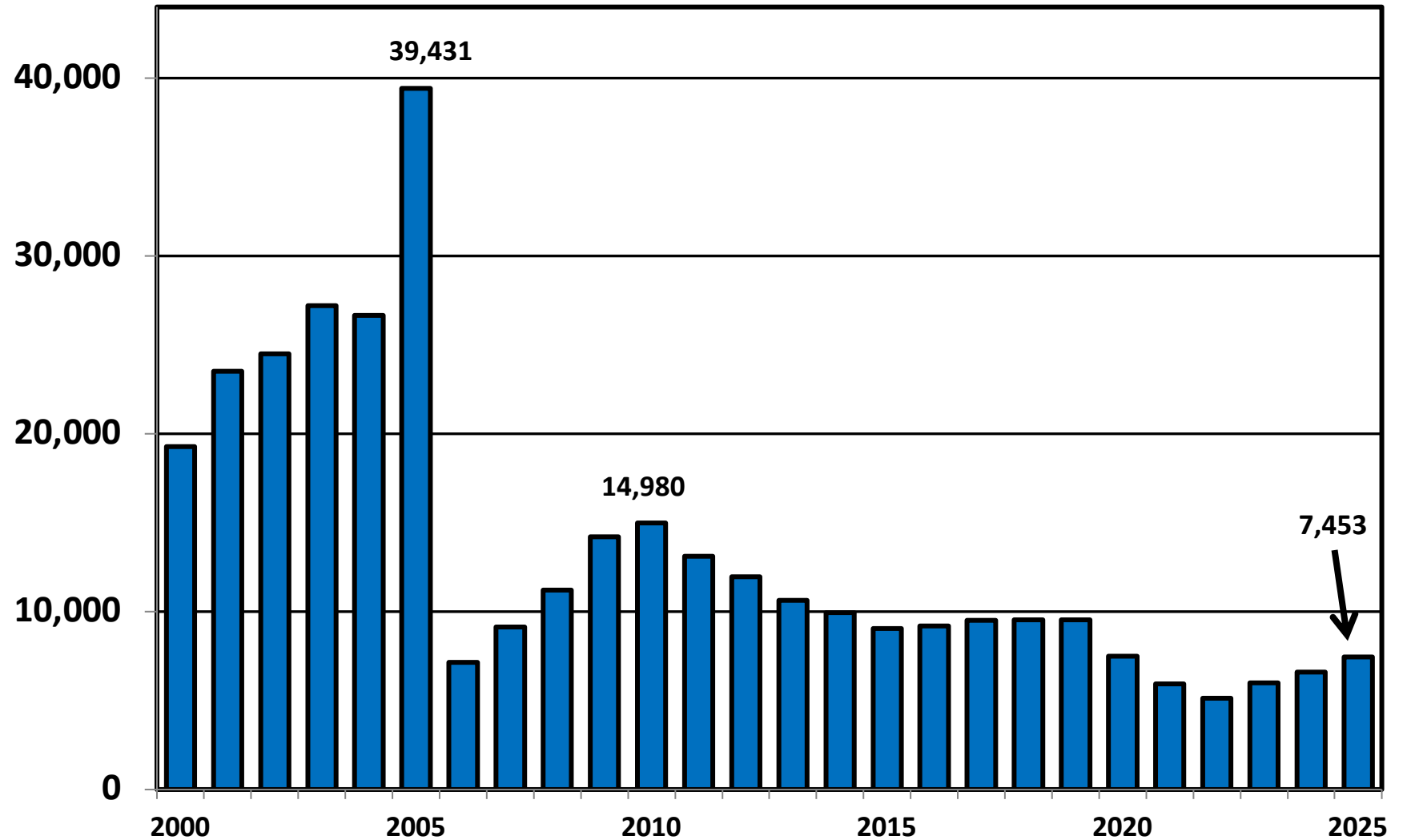


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Total Bankruptcy Cases Filed in Oklahoma Calendar Years 2000 - 2025



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Total Filings Relative to Population 2000 - 2025



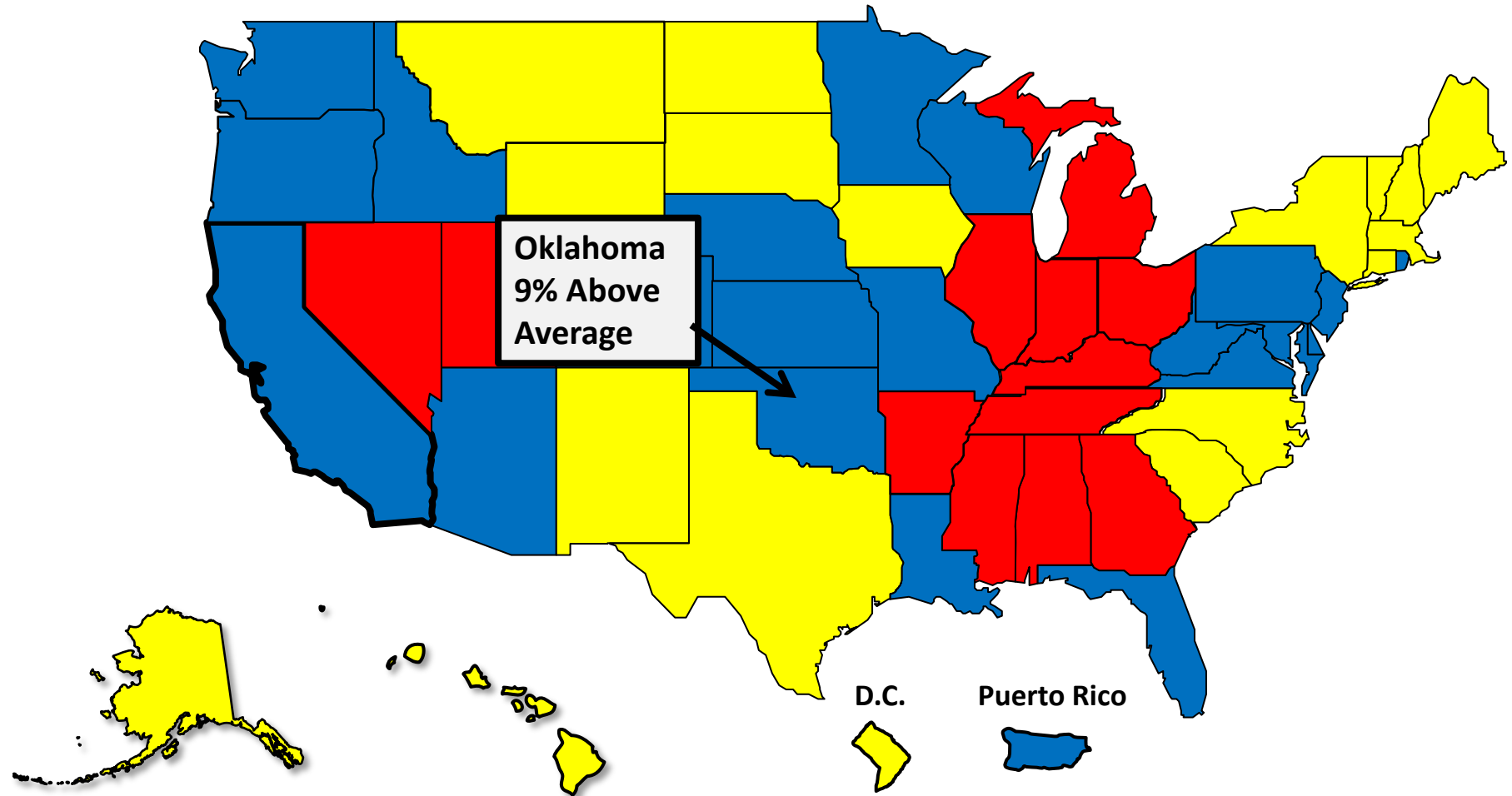
More than 25% Above Average



Within 25% of Average



More than 25% Below Average



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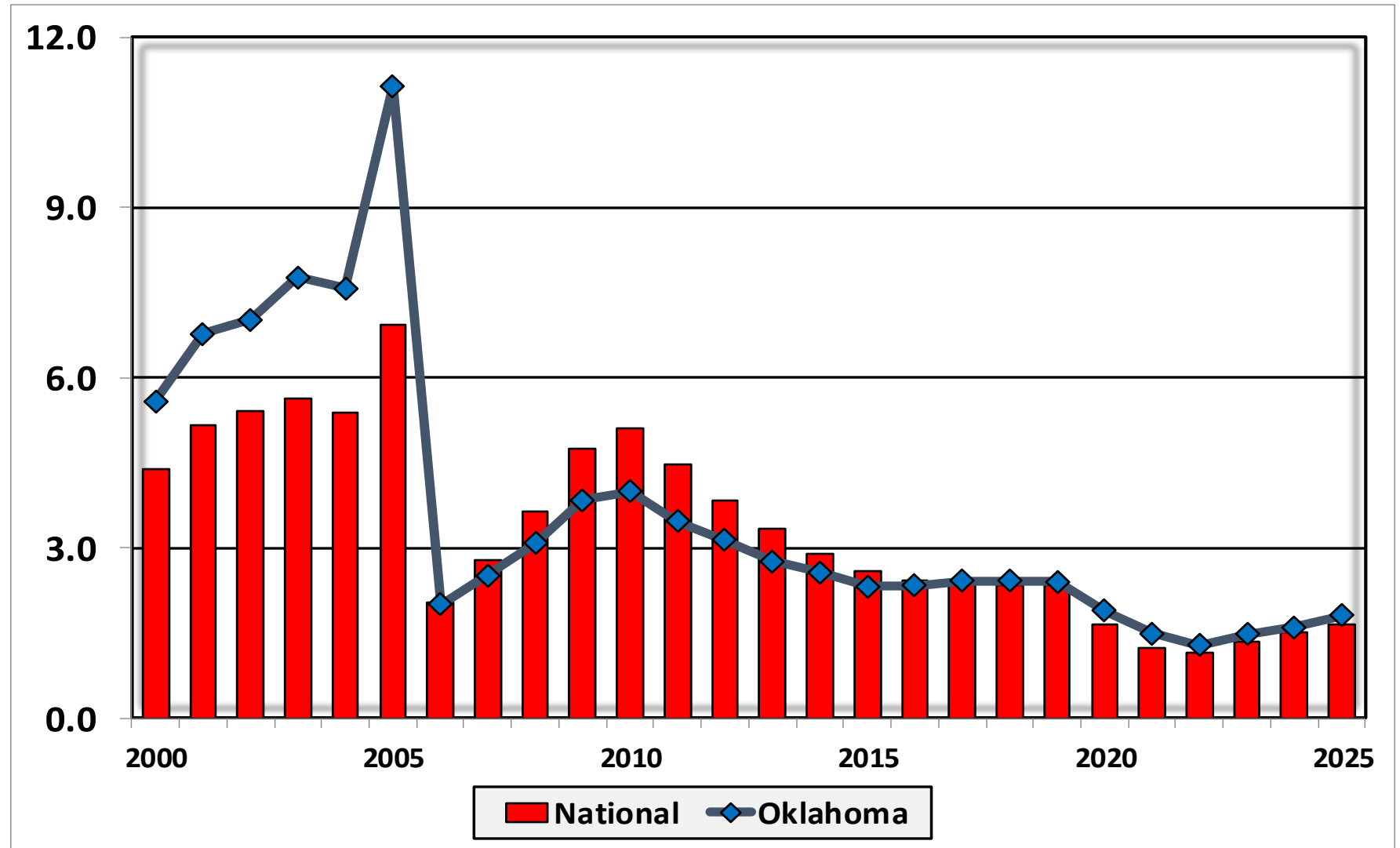


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Bankruptcy Filings per 1,000 Population Oklahoma vs. National Average 2000 - 2025



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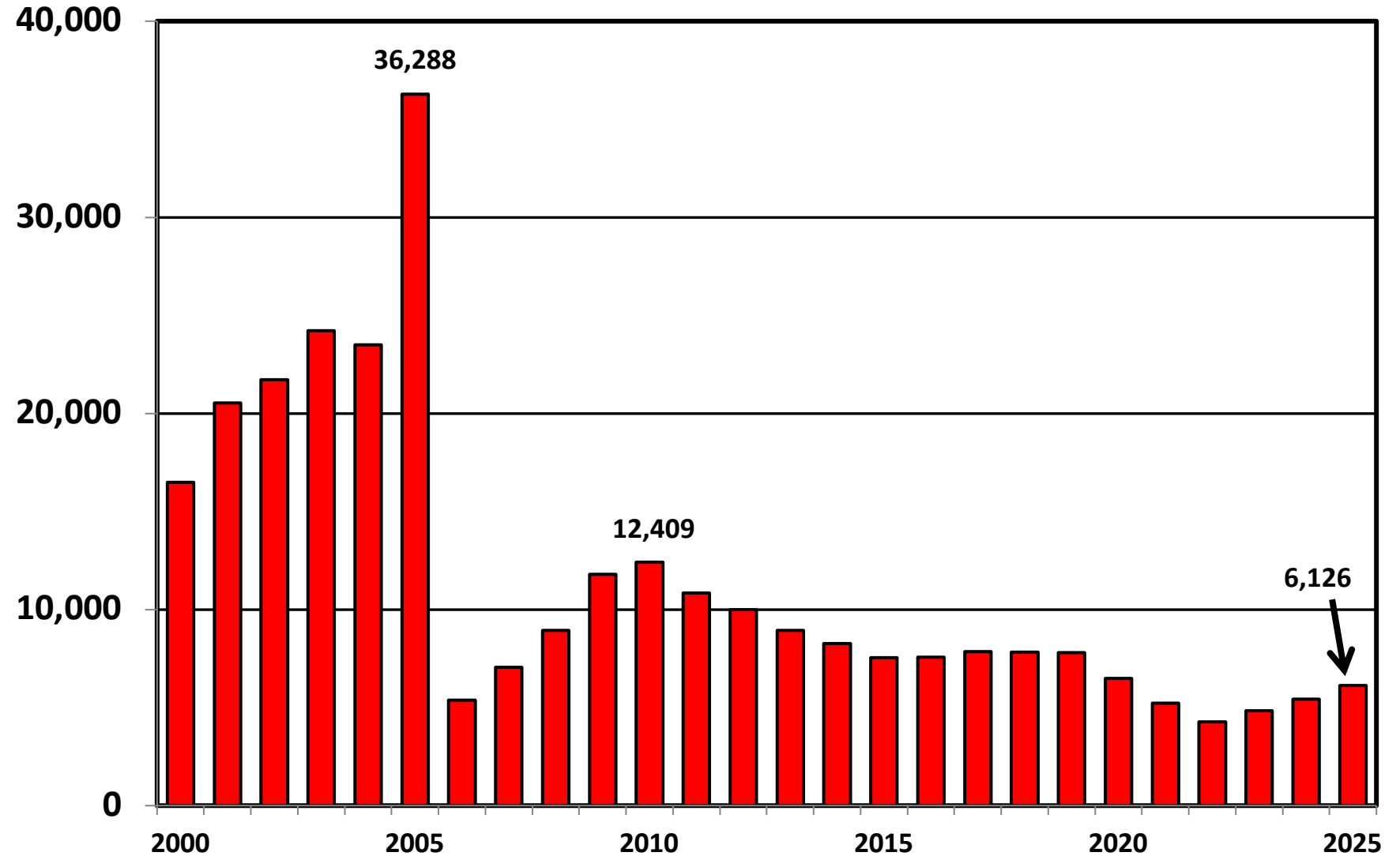


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Chapter 7 Cases Filed In Oklahoma Calendar Years 2000 - 2025



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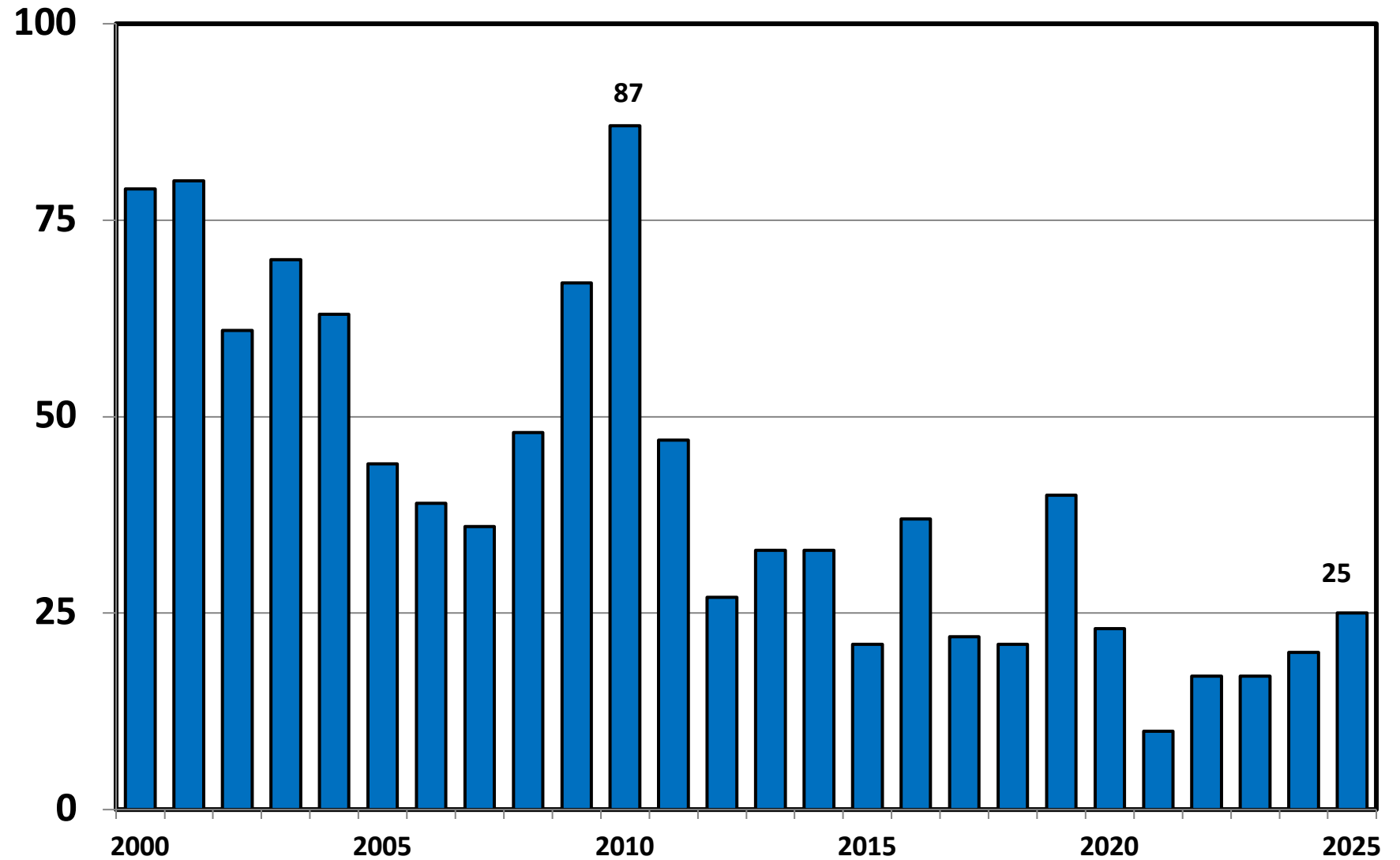


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Chapter 11 Cases Filed in Oklahoma 2000 - 2025



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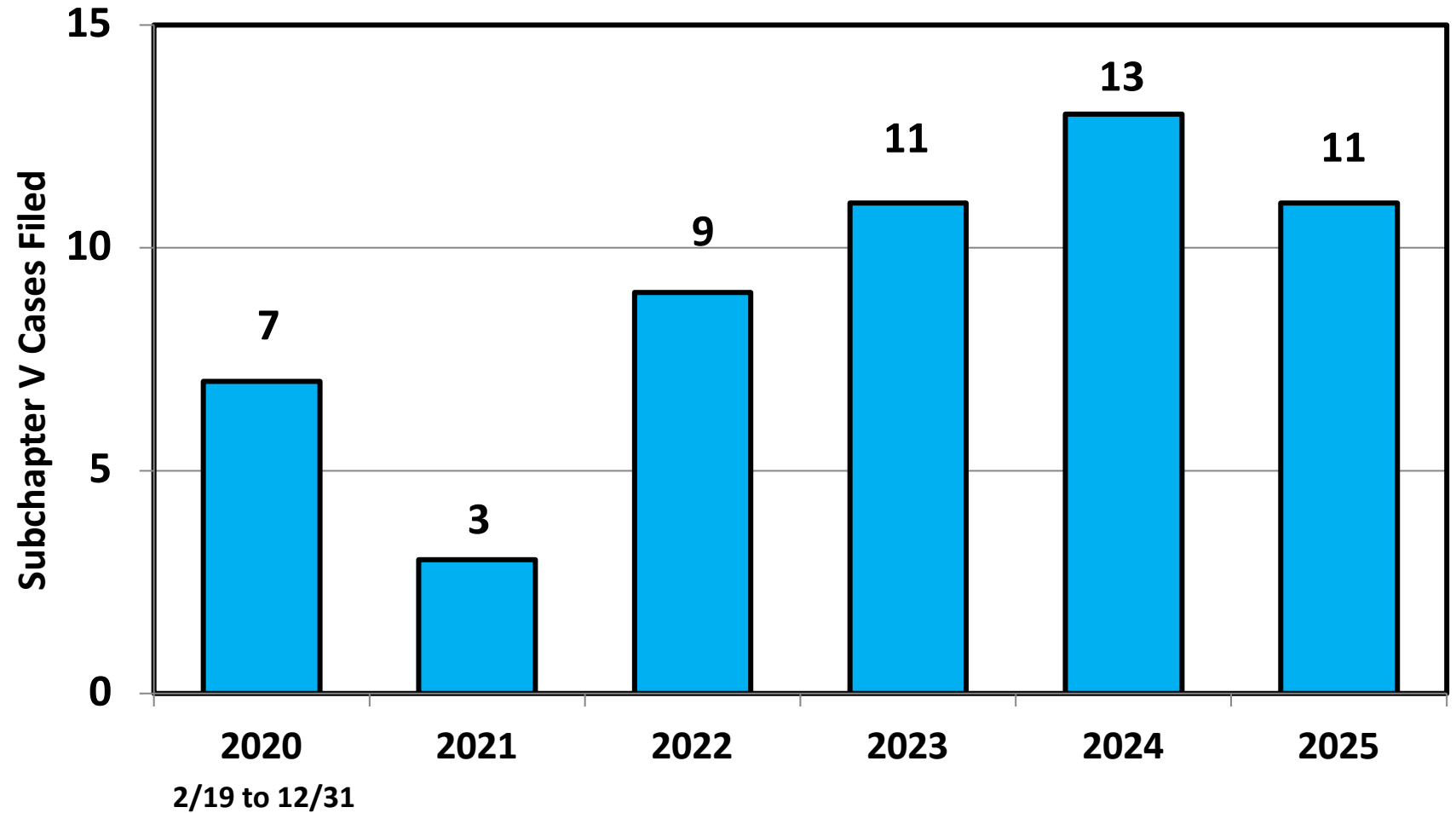


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Subchapter V Cases Filed in Oklahoma Calendar Years 2020 - 2025



Source: ABI review of PACER records

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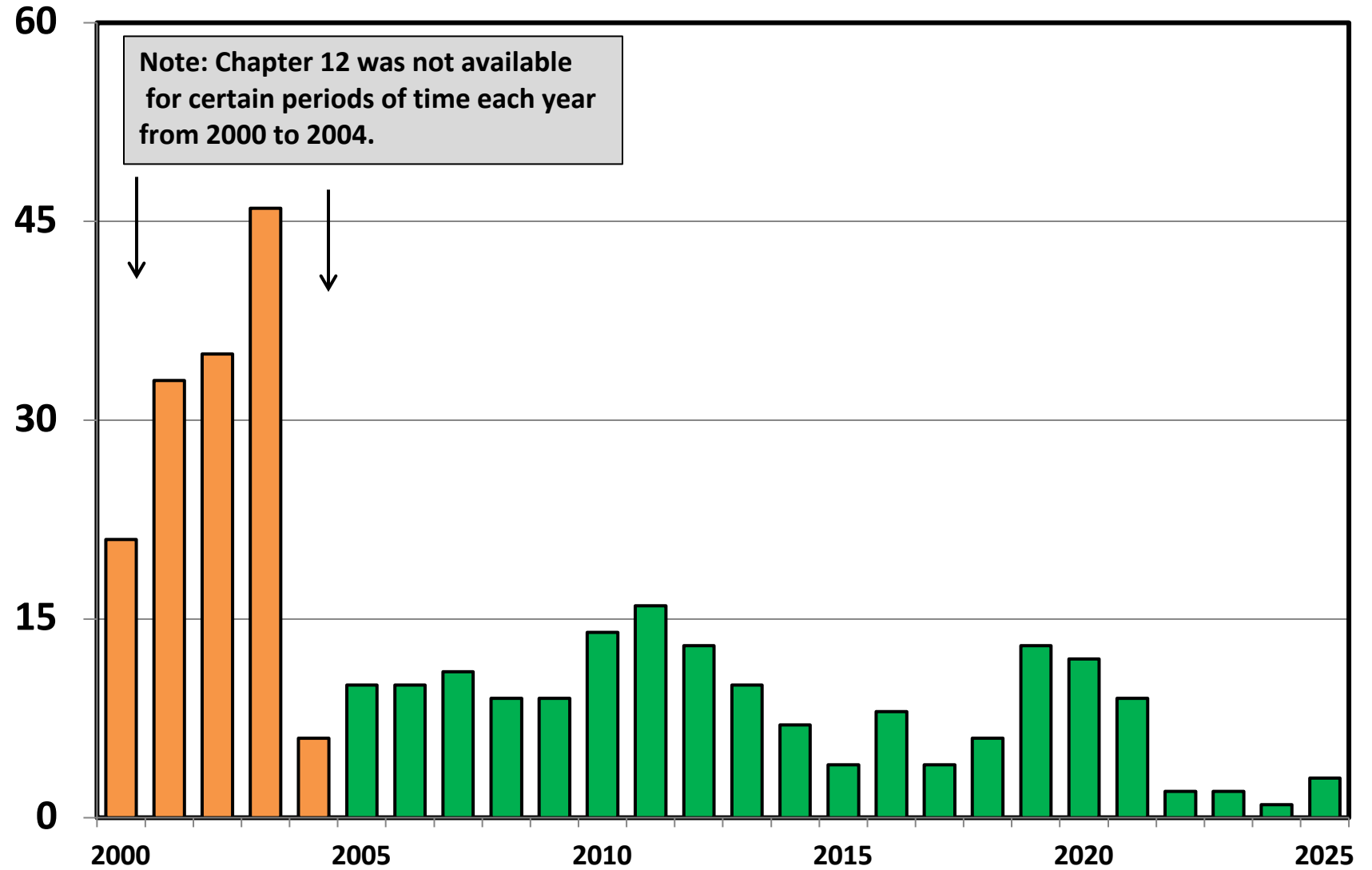


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Chapter 12 Cases Filed in Oklahoma 2000 - 2025



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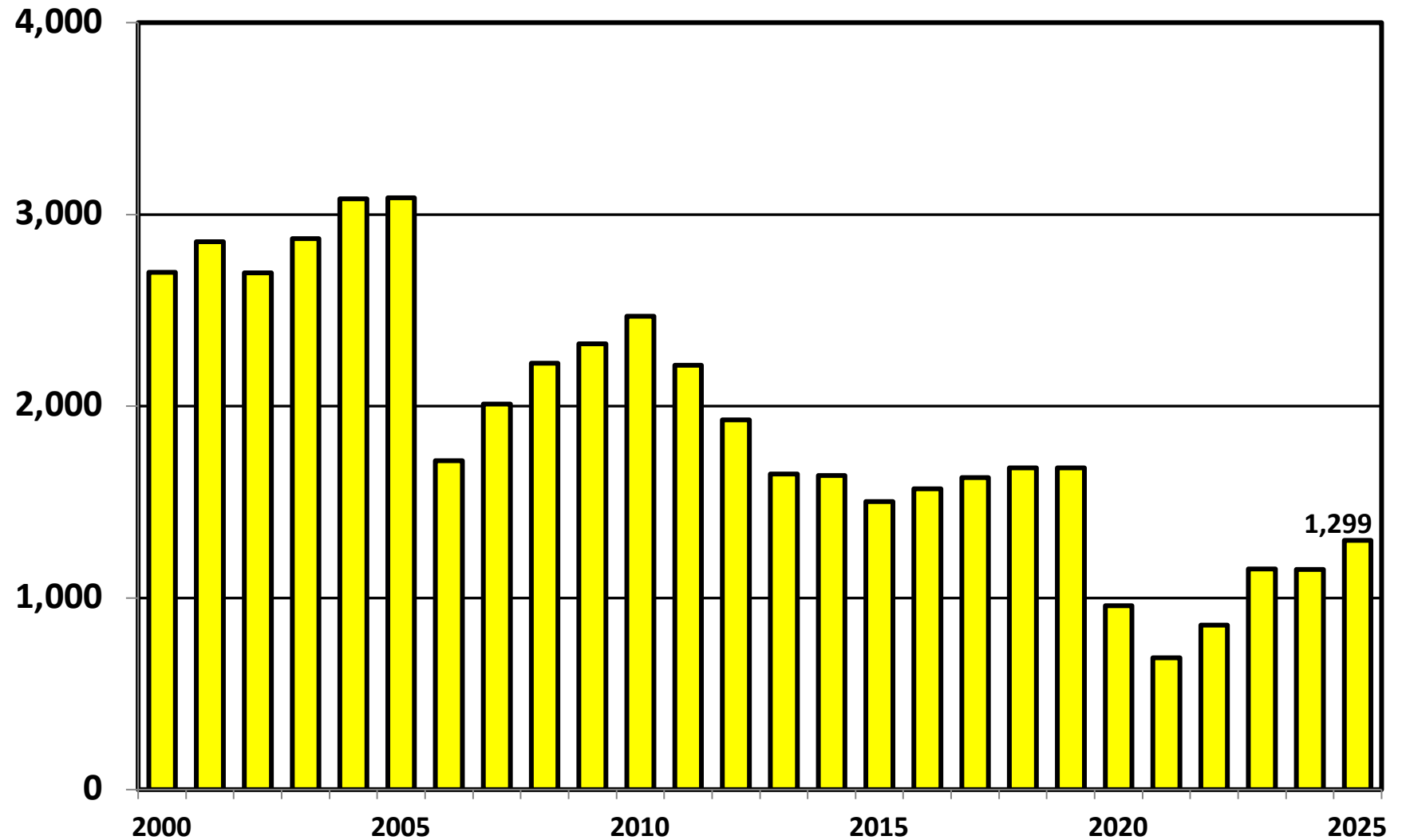


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Chapter 13 Cases Filed in Oklahoma 2000 - 2025



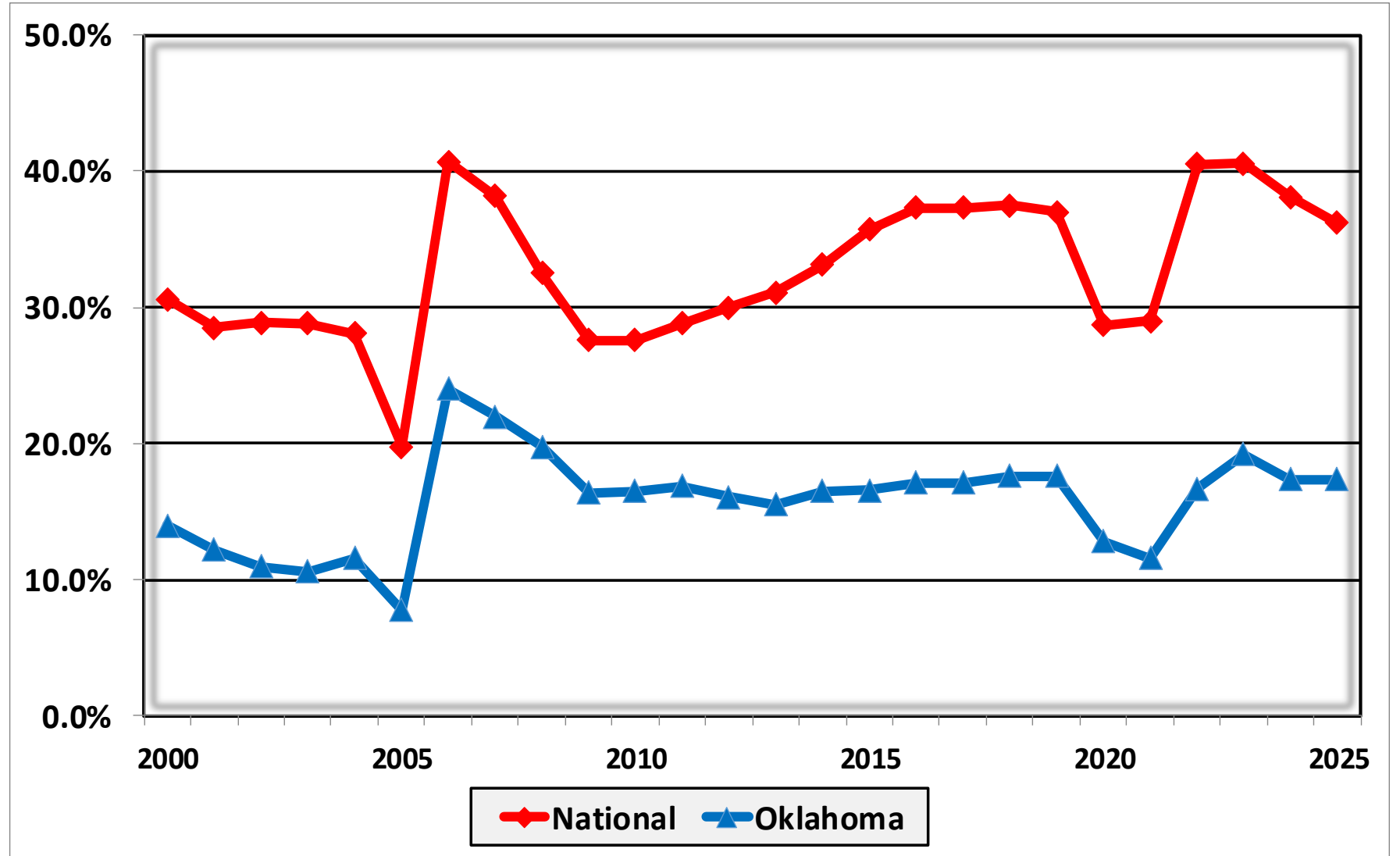
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Percent of Cases Filed as Chapter 13 Calendar Years 2000 - 2025



Bankruptcy Filing Trends in Oklahoma: 2000-2025

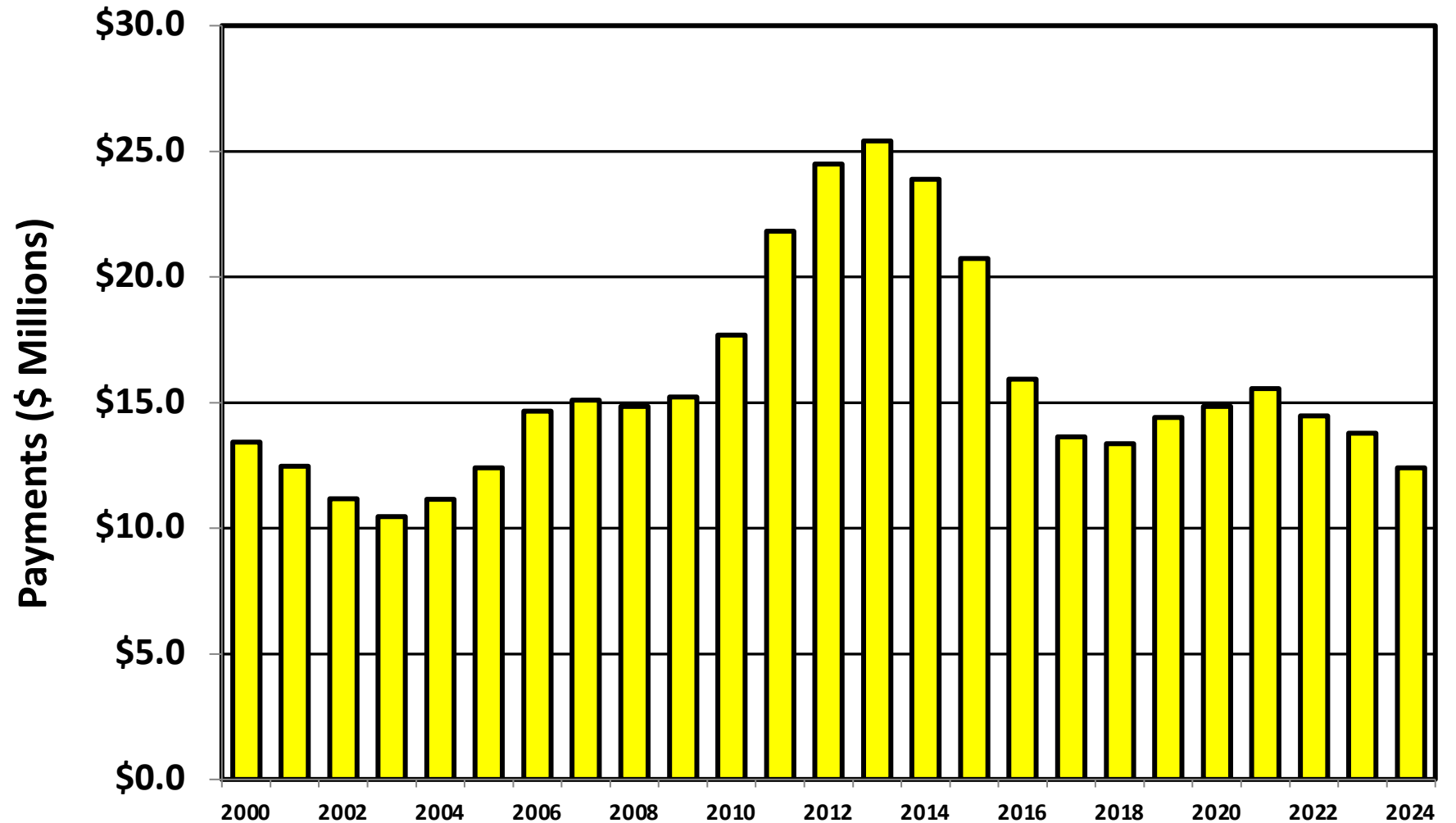


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Chapter 13 Cases in Oklahoma Amount (in Millions) Paid to Unsecured Creditors Fiscal Years 2000 - 2024



Source: Executive Office for United States Trustees

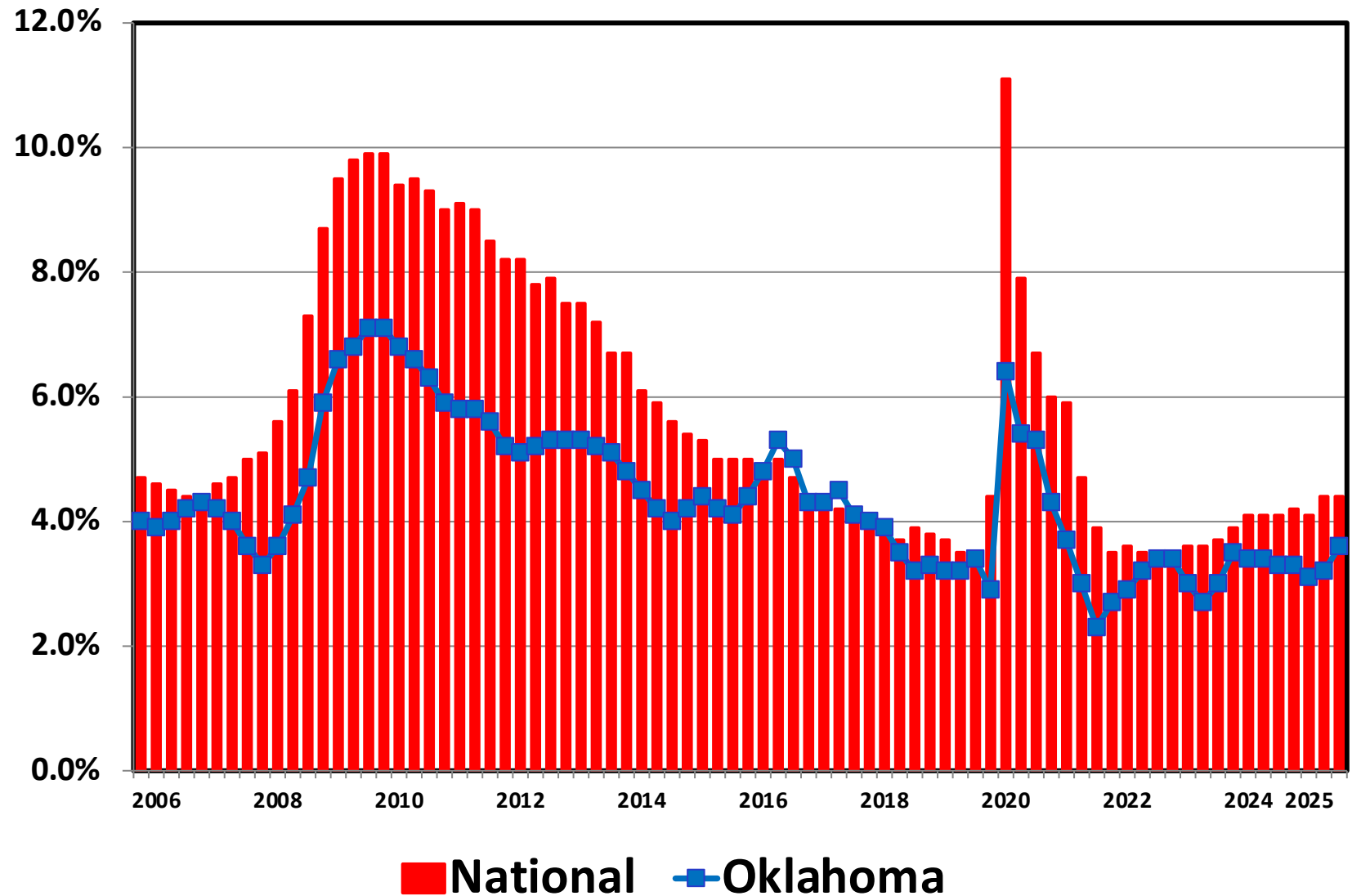
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Unemployment Rate By Quarter 2006 - 2025



Source: Bureau of Labor Statistics

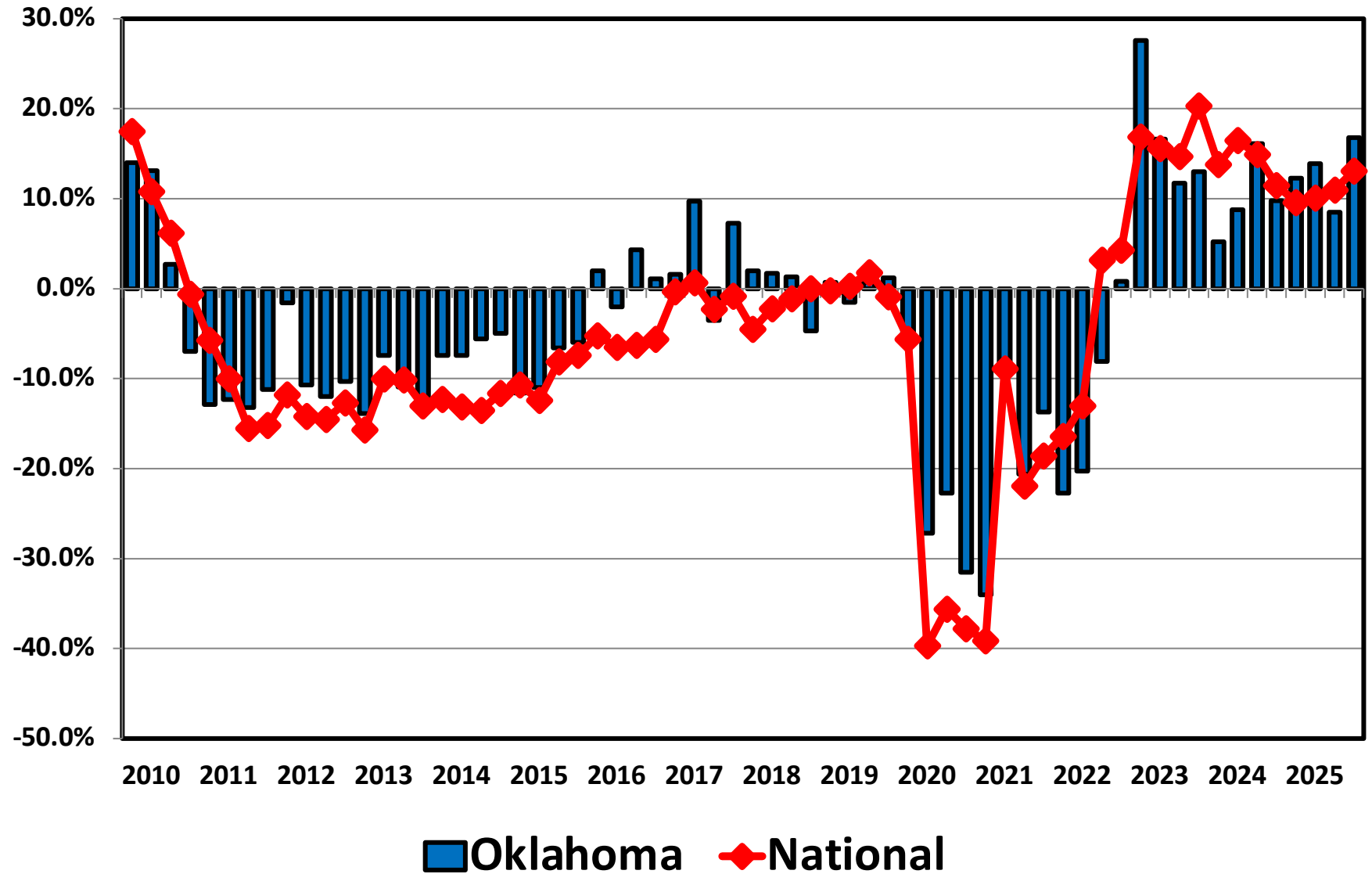
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Filing Trends By Quarter Oklahoma vs. National Average (Percent Change From Same Quarter One Year Prior)



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





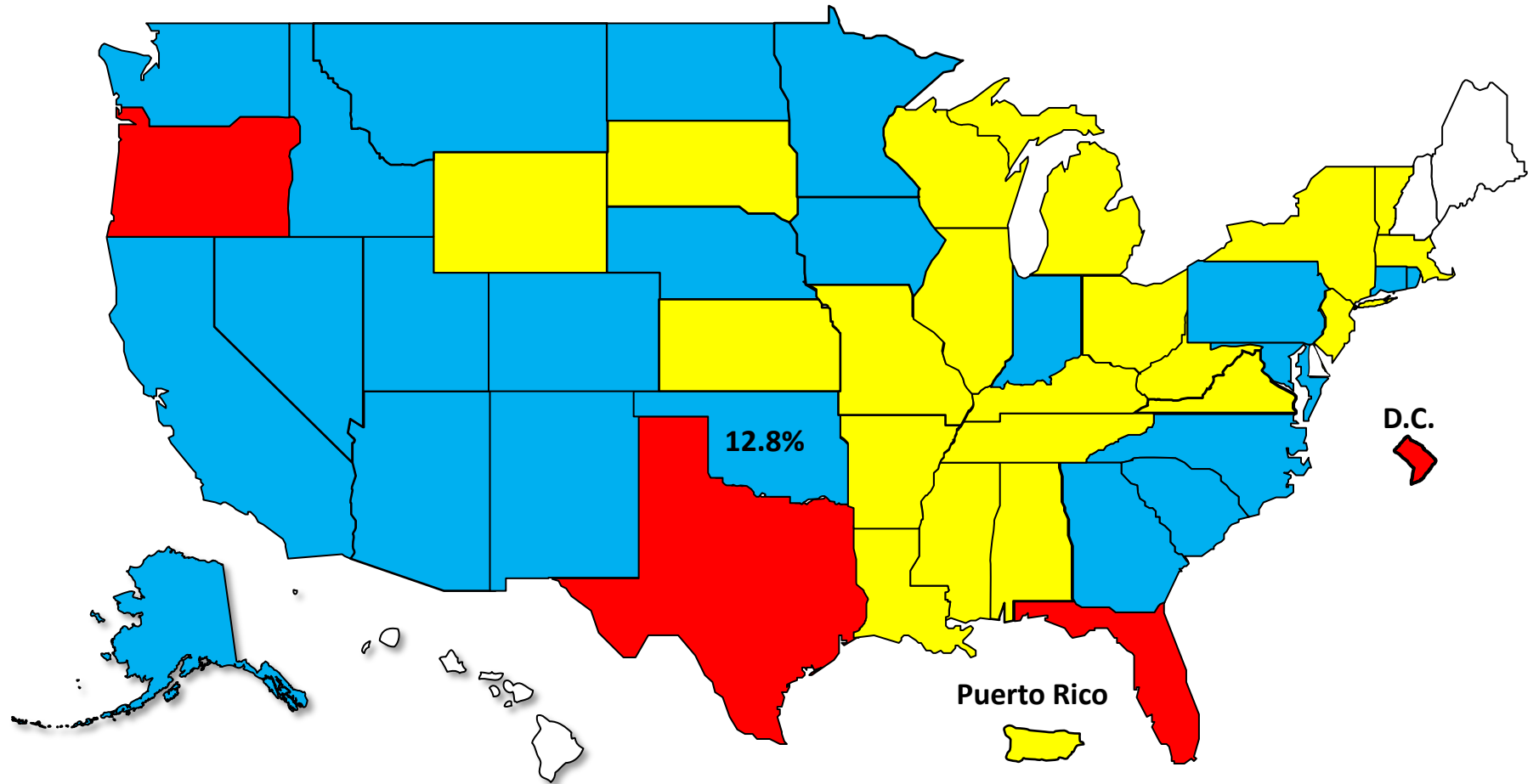
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Bankruptcy Filing Trends

Calendar Year 2025 vs. 2024

National Average = 11.0% Increase

 +20% or More  +10.0% to 19.9%  +0% to 9.9%  Decline



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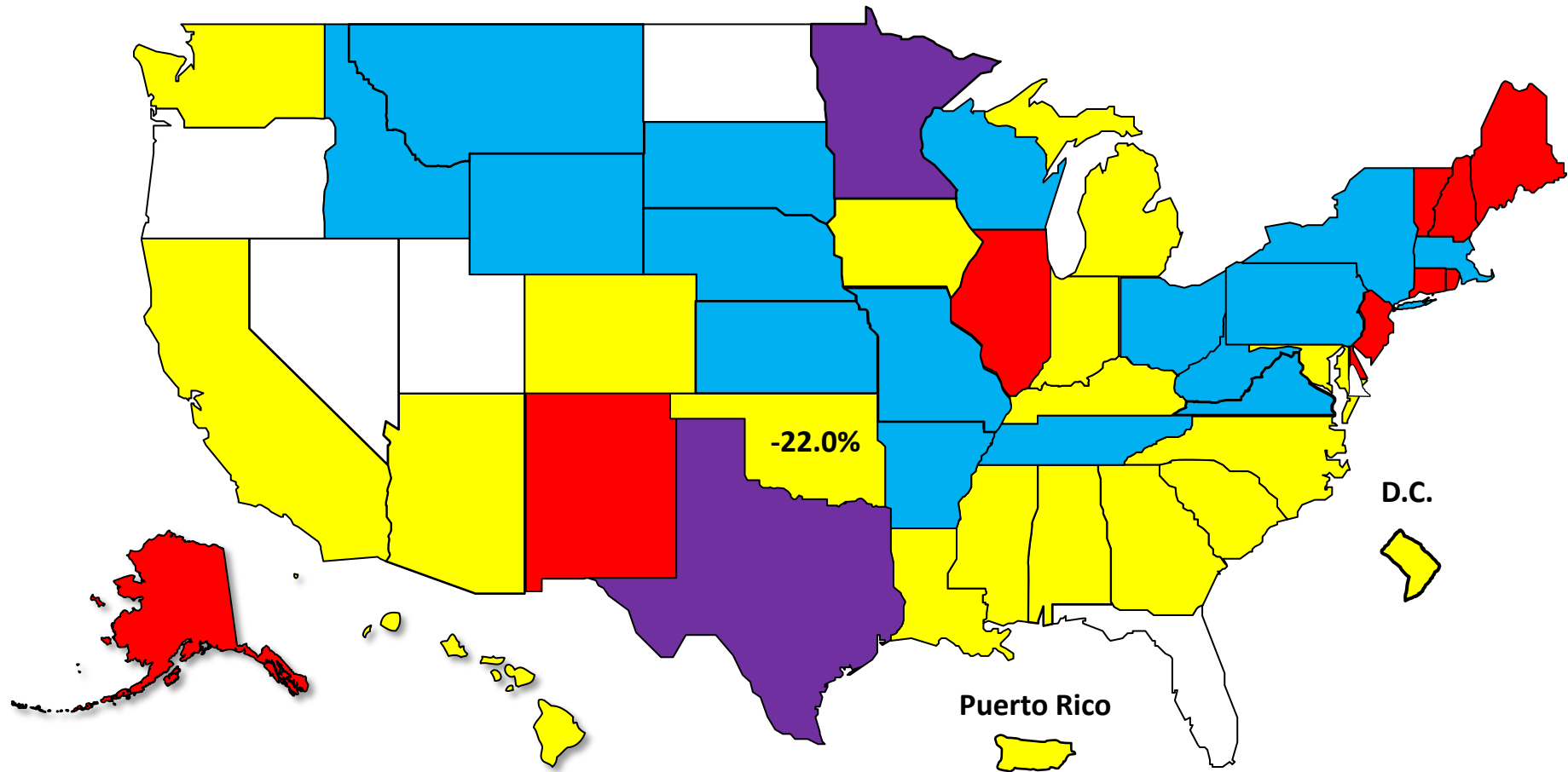
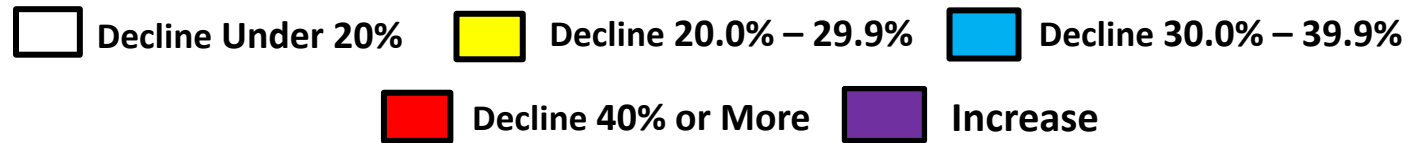
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Bankruptcy Filing Trends Since the Pandemic Calendar Year 2025 vs. 2019

National Average = 25.9% Decrease



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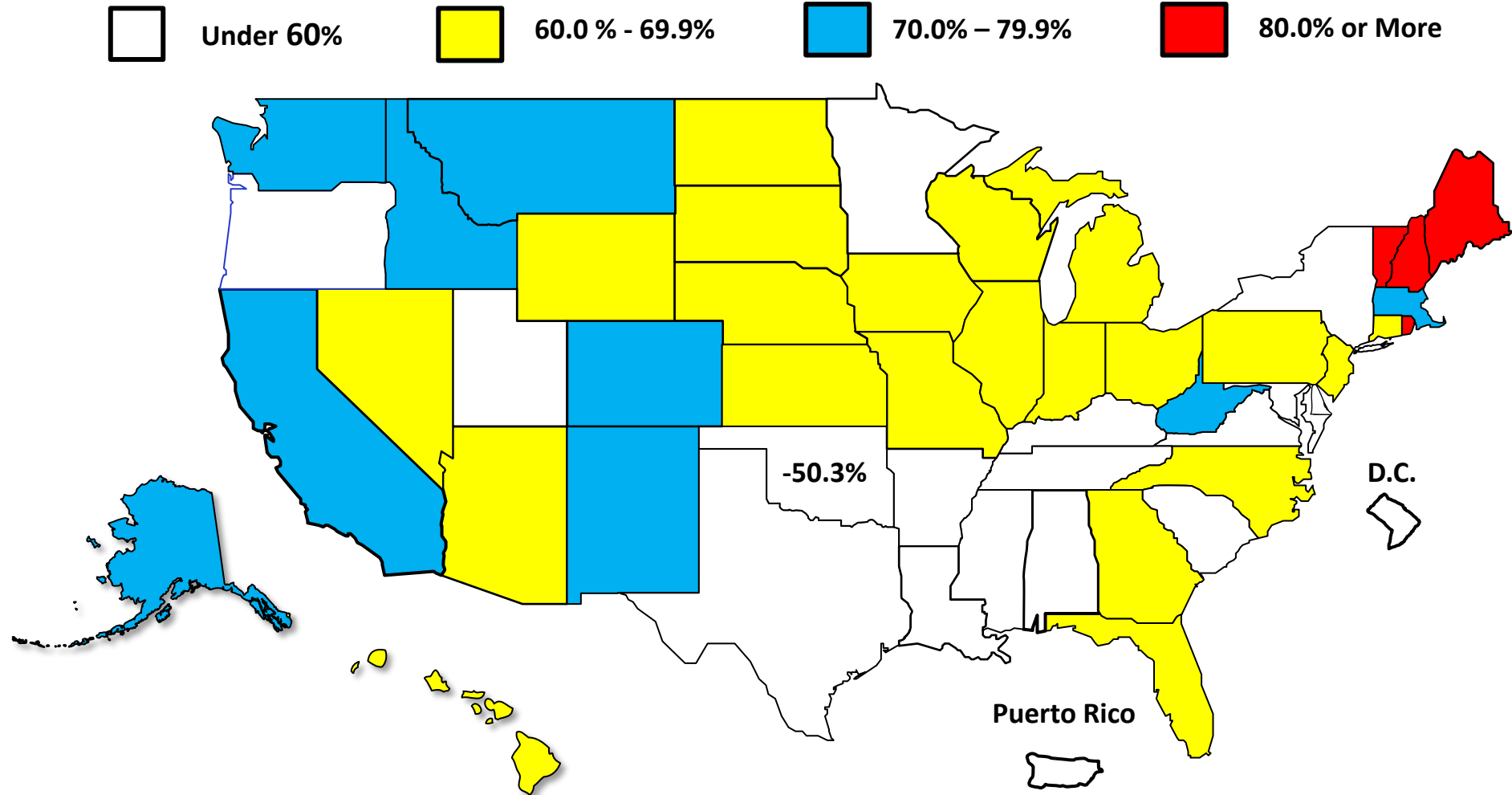
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Percent Change in Total Filings Calendar Year 2025 Compared to 2010 (National Average = 63.9% Decrease)

Amount of Decrease





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